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CLAIMS

--1. A system for managing digital rights of digital content over a network, comprising:

a data card which contains user information including digital rights information specific to a user, the data card having a memory component for enabling information to be stored within the data card;

a data card reader adapted to access the user information contained on the data card when the data card is in communication therewith;

a data processor in communication with the data card reader and adapted to be connected to the network; and

an application program resident on the memory component of the data card, the application program being configured to operate in conjunction with a universal language for creating and controlling digital rights, to manage user rights of the digital content available on the network based on the digital rights information specific to the user which is contained on the data card.

- --2. The system for managing digital rights over a network as set forth in claim 1, wherein the digital content includes at least one of e-books, e-magazines, e-newsletters, software, games, digital music, and digital video.
- The system for managing digital rights over a network as 25 set forth in claim 1, wherein upon initial use of the data card, the user is prompted to initiate the data card by personal identification information and inputting authentication information into the data processor for encryption and storage on the data card.
- 30 --4. The system for managing digital rights over a network as set forth in claim 3, wherein the personal identification

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information includes at least one of user name information, user address information, user gender information, user age information, and user government identification information.

- --5. The system for managing digital rights over a network as set forth in claim 4, wherein the digital rights information specific to the user includes access rights information and usage rights information.
- --6. The system for managing digital rights over a network as set forth in claim 5, wherein the application program is further configured to automatically prompt the user to enter the authentication information for comparison with the authentication information stored on the data card, and to authorize the user following a match thereof to access and use the digital content in accordance with the access rights information and the usage rights information.
- --7. The system for managing digital rights over a network as set forth in claim 6, wherein the usage rights information includes at least one of read-only rights, print rights, download rights, save rights, and distribution rights.
- 20 --8. The system for managing digital rights over a network as set forth in claim 1, wherein the application program is further configured to track subsequent use of the digital content by the user.
 - --9. The system for managing digital rights over a network as set forth in claim 1, wherein the memory component of the data card stores an account balance of the user for payment of fees for accessing and using the digital content.
 - --10. The system for managing digital rights over a network as set forth in claim 9, wherein the application program is

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further configured to update the account balance of the user and to maintain profit information for an owner of the digital content.

-11. A method for managing digital rights of digital content over a network, comprising the steps of:

storing user information on a data card having a memory component, including digital rights information specific to a user; and

configuring an application program resident on the memory component of the data card to operate in conjunction with a universal language for creating and controlling digital rights for managing user rights of the digital content available on the network based on the digital rights information specific to the user which is contained on the data card.

- --12. The method for managing digital rights over a network as set forth in claim 11, wherein the digital content includes at least one of e-books, e-magazines, e-newsletters, software, games, digital music, and digital video.
- --13. The method for managing digital rights over a network as set forth in claim 11, further comprising the step of prompting the user, upon initial use of the data card, to initiate the data card by inputting personal identification information and authentication information into the data processor for encryption and storage on the data card.
- --14. The method for managing digital rights over a network as set forth in claim 13, wherein the personal identification information includes at least one of user name information, user address information, user gender information, user age information, and user government identification information.
- --15. The method for managing digital rights over a network as

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set forth in claim 14, wherein the digital rights information specific to the user includes access rights information and usage rights information.

--16. The method for managing digital rights over a network as set forth in claim 15, further comprising the steps of:

configuring the application program to automatically prompt the user to enter the authentication information for comparison with the authentication information stored on the data card; and

authorizing the user following a match thereof to access and use the digital content in accordance with the access rights information and the usage rights information.

- --17. The method for managing digital rights over a network as set forth in claim 16, wherein the usage rights information includes at least one of read-only rights, print rights, download rights, save rights, and distribution rights.
- --18. The method for managing digital rights over a network as set forth in claim 11, further comprising the step of configuring the application program to track subsequent use of the digital content by the user.
- --19. The method for managing digital rights over a network as set forth in claim 11, further comprising the step of storing, in the memory component of the data card, an account balance of the user for payment of fees for accessing and using the digital content.
- --20. The method for managing digital rights over a network as set forth in claim 19, further comprising the step of configuring the application program to update the account balance of the user and to maintain profit information for an owner of the digital content.

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--21. A system for managing digital rights of digital content over a network, comprising:

a data card which contains user information including digital rights information specific to a user, the data card having a memory component for enabling information to be stored within the data card;

a data card reader adapted to access the user information contained on the data card when the data card is in communication therewith;

a data processor in communication with the data card reader and adapted to be connected to the network; and

an application program resident on the memory component of the data card, the application program being configured to operate in conjunction with a universal language for creating and controlling digital rights, to manage user rights of the digital content available on the network based on the digital rights information specific to the user which is contained on the data card, to track subsequent use of the digital content by the user, to update an account balance of the user stored on the memory component of the data card for payment of fees for accessing and using the digital content, and to maintain financial information for an owner of the digital content.

- --22. The system for managing digital rights over a network as set forth in claim 21, wherein the digital content includes at least one of e-books, e-magazines, e-newsletters, software, games, digital music, and digital video.
- --23. The system for managing digital rights over a network as set forth in claim 21, wherein upon initial use of the data card, the user is prompted to initiate the data card by inputting personal identification information and authentication information into the data processor for encryption and storage on the data card.

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- --24. The system for managing digital rights over a network as set forth in claim 23, wherein the personal identification information includes at least one of user name information, user address information, user gender information, user age information, and user government identification information.
- --25. The system for managing digital rights over a network as set forth in claim 24, wherein the digital rights information specific to the user includes access rights information and usage rights information.
- --26. The system for managing digital rights over a network as set forth in claim 25, wherein the application program is further configured to automatically prompt the user to enter the authentication information for comparison with the authentication information stored on the data card, and to authorize the user following a match thereof to access and use the digital content in accordance with the access rights information and the usage rights information.
- --27. The system for managing digital rights over a network as set forth in claim 26, wherein the usage rights information includes at least one of read-only rights, print rights, download rights, save rights, and distribution rights.
- --28. A data card for allowing a user to access digital rights of digital content over a network, comprising:
- a memory for storing information including digital rights information specific to the user;
- a microprocessor for processing the information stored on the data card;
- a communications interface for transferring the information from the data card to a data card reader; and
- an application program resident on the memory and being configured to operate in conjunction with a universal language

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